

## ABSTRACT OF THE DISCLOSURE

- A system, apparatus, method, computer program code and means for
- 5 matching a level of risk to an expected return for a financial product includes selecting a first and a second investment option and a duration. A risk and a corresponding return on investment for each of said investment options are calculated based on the duration. An efficient frontier is then calculated between the first and second investment options, where the efficient frontier defines a
- 10 number of risks and corresponding expected returns on investment for the financial product.